

**STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

**Bulletin 2022-03-INS**

**In the matter of:**

**Qualified Health Coverage  
Deductible Adjustment**

---

**Issued and entered  
this 18<sup>th</sup> day of January 2022  
by Anita G. Fox  
Director**

This bulletin supersedes Bulletin 2021-05-INS, issued January 15, 2021.

Public Acts 21 and 22 of 2019 allow individuals who have “qualified health coverage” (QHC) to make certain choices regarding their no-fault coverage. QHC is health or accident coverage that does not exclude or limit coverage for injuries related to motor vehicle accidents, and for which any annual deductible for the coverage is \$6,000.00 or less per individual; or enrollment in Medicare Parts A and B. See MCL 500.3107d(7)(b).

On an annual basis, the Director is required to adjust the maximum deductible by the percentage change in the medical component of the Consumer Price Index for the preceding calendar year. However, the Director shall not make the adjustment unless the adjustment, or the total of the adjustment and previous unadded adjustments, is \$500.00 or more. See MCL 500.3107d(7)(b)(i)(B).

The Director has performed the requisite calculation and has determined that the \$500.00 threshold for adjusting the deductible has not been met. Accordingly, the maximum deductible for determining whether health or accident coverage is QHC remains **\$6,000.00** for the period July 1, 2022 through June 30, 2023.

Any questions regarding this Bulletin should be directed to:

Department of Insurance and Financial Services  
Office of Research, Rules, and Appeals  
530 W. Allegan Street – 8<sup>th</sup> Floor  
P.O. Box 30220  
Lansing, Michigan 48909-7720  
Toll Free: (877) 999-6442

/s/

---

Anita G. Fox  
Director